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PHLY-24,732

DEC 1 4 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Jeffry Jovan Philyaw and David Kent Mathews

Serial No.:

09/382,426

Filed:

August 24, 1999

Group:

3625

Examiner:

Timothy M. Brown

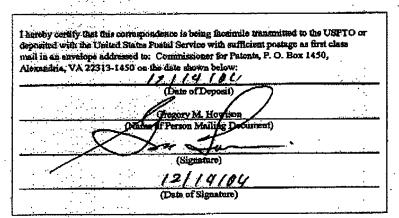
For:

Method and Apparatus for Completing, Securing and Conducting an E

Commerce Transaction

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:



AMENDMENT

In response to the Office Action dated June 15, 2004, please amend the above-referenced patent application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

AMENDMENT AND RESPONSE S/N 09/382,426 Atty. Dkt. No. PHLY-24,732